

RAILROADS

Richmond, Fredericksburg & Potomac R. R.

*5.40 A.M. Byrd St. Sta.	*7.60 A.M. Byrd St. Sta.
*6.05 A.M. Main St. Sta.	*11.25 A.M. Elba Station
*8.20 A.M. Main St. Sta.	*11.35 A.M. Byrd St. Sta.
*8.40 A.M. Byrd St. Sta.	*1.10 P.M. Main St. Sta.
*10.25 A.M. Byrd St. Sta.	*2.50 P.M. Byrd St. Sta.

19.00 P.M. Byrd St. Sta.	7.30 P.M. Byrd St. Sta.
2.30 P.M. Byrd St. Sta.	9.00 P.M. Byrd St. Sta.
3.45 P.M. Elba Station.	10.36 P.M. Main St. Sta.
5.15 P.M. Main St. Sta.	11.35 night Main St. Sta.
8.20 P.M. Byrd St. Sta.	12.40 night Byrd St. Sta.

ACCOMMODATION TRAINS—WEEKDAYS.

Leave Byrd St. Sta. 4.00 P.M. for Fredericksburg
Leave Elba Sta. 7.30 A.M., 6.50 P.M. for Abilene

*Daily, †Weekdays, ‡Sundays only.
All trains to or from Byrd Street Station
Stop at Elba. Time of arrivals and departures
are guaranteed. Read the clock.

Richmond & Chesapeake Bay Railway Company
SCHEDULE EFFECTIVE APRIL 14, 1914.

Superseding Schedule of May 30, 1912.

Trains leave Richmond B-5:50 A. M.
 *7 A. M., B8 A. M., 9 A. M., **10 A. M.,
 11 A. M., 1 P. M., 2 P. M., 3 P. M., B4 P. M.,
 P. M., 6:20 P. M., 6:40 P. M., 7:10 P. M.,
 B8 P. M., 80 P. M., 10 P. M., 11:45 P. M.,
 Trains leave Ashland—
 7:10 A. M., B10 A. M., B11 A. M., B12 noon,
 1 P. M., 2 P. M., 3 P. M., 4 P. M.,
 5 P. M., B5 P. M., 6:20 P. M., 7:10 P. M.,
 8 P. M., B6 P. M., B9 P. M., 8:10 P. M., 10 P. M.

*Carries baggage 5 Saturdays only.
 **Daily except Sunday *Sundays only.

STEAMBOATS

"Travel Without Trouble"

Independent Travel Tickets,
 With Hotel Accommodations,
 "ASK MR. BOWMAN,"
 Manager Travel Department.

Seventh & Main Sts., Richmond, Va.

BERMUDA

Average Autumn Temperature 73°.
Authorized by Dept. Bermuda Gov't.
Very Low Autumn Rates
S. S. Trinidad
SAILED NOV. 14.
Quebec S. S. Co., Ltd., A. E. Outerbridge
& Co., Agts., 29 B'way, N. Y.
OR
The Nova Mail Steam Packet Co., San-
derson & Son, Gen. Agts., 22 State St., N. Y.

For booklets apply to above S. S. Co.'s
or any Ticket Agent.

OLD DOMINION LINE

Lv. Richmond, foot of Ash St. daily: 7:00 P. M.
Leave Newport News.....6:00 A. M.
Arrive Norfolk.....6:30 A. M.
Connections with the steamers leaving
Norfolk for New York daily, except Sunday.
Connections also made with N. &
W. Ry. 3 P. M. at C. & O. Ry. at 4 P. M.
Night line steams a stop at Clement on
signal, and on to New York.

VIRGINIA NAVIGATOR—James River
by daylight for Norfolk, Old Point, Newport
News and all James River landings, Monday,
Wednesday and Friday at 6:30 A. M. Freight
received for all James River points.

All Travel Arrangements Over One
County.
American or European.
Railroad, Steamship and Pullman
Tickets.
Baggage Checked, Taxical, Travelers'
Checks.

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"TIME AND TROUBLE SAVERS."

Delightful Trips by Sea

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BOSTON AND PROVIDENCE.
Steamer—Norfolk to Boston daily, except
Thursday, to Providence, Monday, Thursday
and Saturday.
"Carries freight only."
Through tickets on sale at principal points.
Fares low, and rates of passage very low.
Wireless telegraph, and for books.
Admission C. & O. Ry., N. & W. Ry., Richmond
Transfer, and C. & O. Ry. to Norfolk.

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EVERYONE

**FIRST
NATIONAL
BANK**
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Capital and Surplus,
\$3,000,000.00.

Company
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Marine Insurance Co.

WANT YOUR PATRONAGE
- - **\$1,730,370.00**

% **WE** have been in business for 20 years, and not a dollar has ever been lost through us.

We have a long list of Virginia clients to whom we will be glad to refer you. Write for this and our little booklet, "First Mortgage Loans on Real Estate."

McKinney, Attorneys
ATLANTA, GA.
